

Official Form 23 (10/06)

UNITED STATES BANKRUPTCY COURT
District of New Jersey

In Re: Wesley W. McKoy
Debtor

Case No.: 18-27654
Chapter: 13

DEBTOR'S CERTIFICATION OF COMPLETION OF INSTRUCTIONAL COURSE CONCERNING
PERSONAL FINANCIAL MANAGEMENT

Every individual debtor in a chapter 7 or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file separate certification. Complete one of the following statements and file by the deadline stated below.

XX I, Wesley W. McKoy, the debtor in the above-styled case, hereby certify that
On Sept 27, 2018 (Date), I completed an instructional course in personal financial
management provided by Solid Start Financial Education Services, LLC, and approved
personal financial management provider.

Certificate No.: 12433- NJ DE - D31682017

I, Wesley W. McKoy, the debtor in the above-styled case, hereby certify that no
personal financial management course is required because of (check the appropriate):

- ☐ Incapacity or disability, as defined in 11 USC 109(h);
☐ Active military duty in a military combat zone; or
☐ Residence in a district in which the United States trustee (or bankruptcy
administrator) has determined that the approved instructional courses are not adequate at this
time to serve the additional individuals who would otherwise be required to complete such course.

Signature of Debtor: Wesley W. McKoy

Date: 09/27/18

Instructions: Use this form only to certify whether you complete a course in personal financial
management. (Fed R. Bankr. P. 1007 (b) (7).) DO NOT use this form to file the certificate given
to you by your pre-petition credit counseling provider and DO NOT include with the petition when
filing your case.

Filing Deadlines: In a chapter 7 case, file within 45 days of the first date set for the meeting of
creditors under Rule 341 of the Bankruptcy Code. In a Chapter 13 case, file no later than the last
payment made by the debtor as required by the plan or the filing of a motion for entry of a
discharging under Rule 1328(b) of the code. (See Fed. R. Bankr. P. 1007(c).)

Certificate Number: 12433-NJ-DE-031682017

Bankruptcy Case Number: 18-27654



12433-NJ-DE-031682017

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 27, 2018, at 5:37 o'clock PM EDT, Wesley W. McKoy completed a course on personal financial management given by telephone by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: September 27, 2018 By: /s/Candace Jones

Name: Candace Jones

Title: Counselor